

Exhibit 4 Target-Date Series' Average 5-Year Total Return and Morningstar Risk-Adjusted Return

Quintile: ■ Top ■ 20-40% □ Middle ■ 60%-80% ■ Bottom

Target-Date Series	5-Year Average		
	Total Return	Risk-Adj Return	Difference
T. Rowe Price Retirement	15.8	13.5	-2.3
BMO Target Date Retirement	15.0	12.7	-2.3
JHancock Retirement Living Through	15.0	11.3	-3.7
American Funds Target Date Retirement	14.8	11.5	-3.3
Franklin LifeSmart	14.3	11.1	-3.2
JPMorgan SmartRetirement	14.2	11.1	-3.2
Principal LifeTime	14.2	12.0	-2.2
TIAA-CREF Lifecycle	13.9	11.8	-2.1
MainStay Retirement	13.9	10.6	-3.3
Hartford Target Retirement	13.9	11.2	-2.6
GuideStone Funds MyDestination	13.8	11.5	-2.3
MassMutual RetireSMART	13.7	10.2	-3.5
Legg Mason Target Retirement	13.6	9.8	-3.8
BlackRock LifePath® Active	13.6	10.3	-3.3
Schwab Target	13.5	11.8	-1.7
Vanguard Target Retirement	13.4	11.5	-1.9
Putnam RetirementReady	13.3	10.2	-3.1
USAA Target Retirement	13.3	11.5	-1.7
MFS Lifetime	13.2	10.4	-2.8
Russell LifePoints Target Date	13.0	10.9	-2.1
Fidelity Advisor Freedom	12.9	9.6	-3.2
Manning & Napier Target	12.8	11.0	-1.9
AllianceBernstein Retirement Strategies	12.8	9.3	-3.5
American Century One Choice	12.7	9.8	-2.9
Vantagepoint Milestone	12.6	10.9	-1.6
ING Solution	12.5	10.5	-2.1
Fidelity Freedom	12.3	10.6	-1.7
Nationwide Target Destination	12.1	8.8	-3.3
BlackRock LifePath	12.1	9.8	-2.3
DWS LifeCompass	12.0	9.5	-2.4
State Farm Lifepath	11.7	8.9	-2.8
ING Index Solution	11.7	9.8	-1.8
Wells Fargo Advantage DJ Target Date	11.4	9.1	-2.3
AllianzGI Retirement	11.3	8.7	-2.6
Invesco Balanced-Risk Retirement	11.1	8.6	-2.6
PIMCO RealRetirement	10.7	8.4	-2.3